

## Training Satisfaction and Entrepreneurs' Attitude to Training in North West Nigeria

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### Abstract

Based on the expectancy confirmation theory (ECT), this study analysed the direct correlation of training satisfaction with entrepreneurs' attitude to training using data collected in a cross-sectional survey of 142 SME owners (Age:  $\bar{x} = 41.51$ ,  $SD = 8.31$ ; Experience:  $\bar{x} = 11.20$ ,  $SD = 0.70$ ) who had attended at least one of SMEDAN's entrepreneurial training programmes in seven states of North West Nigeria. The descriptive statistics were produced in JASP while the inferential parameters were computed in SmartPLS. Results of bootstrapping analysis revealed a positive and significant relationship between training satisfaction and entrepreneurs' attitude to training ( $\beta = 0.582$ ,  $t = 9.196$ ,  $p < 0.001$ : LCI = 0.436, UC = 0.686). The results further indicated that training satisfaction accounted for 33.90% of the variance in entrepreneurs' attitude to training ( $\beta = 0.339$ ,  $t = 4.470$ ,  $p < 0.001$ ). The overall result is consistent with the propositions of the ECT that a confirmation of a person's expectations about an outcome induces a positive attitude in that person about matters relating to the outcome. The study recommends SMEDAN to place greater emphasis on aligning its portfolio of training programmes with the needs of owners of SMEs in Nigeria.

**Keywords:** Training, Satisfaction, Attitude, Entrepreneurs, Nigeria.

### Introduction

The role of entrepreneurship in addressing the socio-economic and political challenges facing Nigeria grappling with myriad post-conflict challenges cannot be overemphasised. The supply of needed entrepreneurial competence becomes a key issue in this regard (Salisu, 2005). Small business owners sometimes attend training and development experiences hoping to gain knowledge and skills that can help them in their business ventures (Bilal and Fatima, 2022; Frese *et al.*, 2016). The importance of such skill and knowledge acquisition to developments of SMEs was not lost on governments worldwide. In Nigeria, for instance, the government set up the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) as a one-stop agency for development assistance to SMEs and other small business entrepreneurs in the country (FGN, 2021). One of the mandates of SMEDAN is to provide SME

owners with training opportunities where they could acquire the necessary skills and knowledge to succeed in their businesses (Adegbuyi *et al.*, 2016). The overarching objective is to empower owners of local SMEs with competences they need to thrive and succeed in Nigeria's emerging economy (Mohammed *et al.*, 2022; SMEDAN, 2021a). In doing its mandate in this regard, SMEDAN focus on the practical application of knowledge, and thus endeavour to provide hands-on exercises and real-life examples in its training programmes so that SME owners can readily see the benefit of investing their time and limited resources on such training and development experiences. SMEDAN relied on several strategies in making its training programmes practical and relevant to the realities of local SME owners. In this regard, SMEDAN ensures that it engages competent trainers and facilitators that can add value to the overall training experience (SMEDAN, 2021a). Further, SMEDAN conducts its programmes across diverse geographical regions of Nigeria to ensure easy accessibility to the teaming SME owners (Gumel and Bardai, 2023).

While several studies (e.g., Adeagbo *et al.*, 2022; Ajayi *et al.*, 2018; Akpoviroro *et al.*, 2019; Ilori *et al.*, 2018; SMEDAN, 2021b) have endorsed SMEDAN's success in this regard, it is important to note that the success was not solely determined by the content and delivery methods of the Agency's training programmes but also how the trainees (SME owners) feel about the programmes (Genty *et al.*, 2014). Research has shown that when owners of SMEs feel satisfied with received training, their attitude to such programmes thenceforward becomes positive (Salisu, 2020), believing that the training is worthwhile and could contribute to their personal and professional development (Buonomo *et al.*, 2022). This disposition boosts their motivation to participate willingly in training activities (Albtoosh and Ngah, 2022), and apply the knowledge gained to further the ends of their businesses (Albtoosh and Ngah, 2022). Finally, trainees' perception of a development experience as valuable and relevant suggests that it increases their confidence to apply the knowledge and create more value from it (Fitzky *et al.*, 2023).

However, despite the extensive literature on this topic, there is a notable lack of research exploring the impact of training satisfaction on entrepreneurs' attitude (Albtoosh and Ngah, 2022), especially on the attitude of SME owners following an experience of SMEDAN's training programmes (Peter *et al.*, 2018). This study, therefore, examined the relationship between the satisfaction levels of entrepreneurs who have participated in some training activities and their subsequent attitude towards future development opportunities. The significance of the studies lies in addressing issues impacting the entrepreneurial ecosystem of North West Nigeria, a region where entrepreneurship plays a vital role in economic development. Specifically, unravelling the satisfaction level of entrepreneurs with training initiatives and their attitudes towards training is essential for fostering effective skill development and business growth. The study thus uncovers matters relating to the effectiveness of SMEDAN's training programmes so that training portfolios should align with entrepreneurs' needs and expectations. In this vein, the study contributes to the development of informed policy decisions on entrepreneurial training that could ultimately empower entrepreneurs to drive sustainable economic progress in North West Nigeria.

### **Theoretical Framework**

The expectation confirmation theory (ECT) was used to underpin the study. The ECT suggest that entrepreneurs can form expectations based on prior experiences and the confirmation or disconfirmation of this expectation shapes their attitude to the experience (Oliver, 1977, 1980). In the context of this study, ECT suggests that SME owners who enrolled

on SMEDAN's training programme may use how their specific expectations regarding the content, format, relevance, and effectiveness of the training to form an attitude towards such programmes (Cao *et al.*, 2022). If the training aligns with their expectations (by meeting their needs), entrepreneurs are likely to experience confirmation, leading to a positive attitude towards training. This aligns with ECT's cognitive assonance proposition (Cooper, 2007). But if the training falls short of their expectations (by not meeting their needs), they may experience disconfirmation, resulting in a negative attitude (Monsson and Jørgensen, 2016). This reflects ECT's cognitive dissonance principle (Festinger, 1968).

An empirical counterpart to ECT's position is seen in the work of (Albtoosh and Ngah, 2022; Buonomo *et al.*, 2022). These works collectively suggest that training feedback plays a critical role in shaping entrepreneurs' post-training shaping attitudes, with positive feedback reinforcing a positive attitude and a negative feedback encouraging negative attitude. Accordingly, this study seeks to test the ECT's expectation principles in a population of SME owners regarding their training expectations and how these influence their personal development attitudes.

## **Conceptual Framework**

### ***Training Satisfaction***

Training satisfaction refers to the level of contentment or fulfilment experienced by individuals during a training programme or learning process (Schmidt, 2007). It is a measure of how well the training meets trainees' expectations and needs. Thus, training satisfaction is aimed at gauging trainees' perceptions of the training programme, including how they see the training content, training materials, trainers' expertise, organisation, and the overall training experience (Cao *et al.*, 2022; Huang, 2020).

Training satisfaction is important for at least three reasons. Firstly, satisfied trainees are more likely to be engaged constructively with the entire training programme, enhancing their willingness to learn, explore, and apply acquired knowledge and skills (Salas *et al.*, 2012). Secondly, satisfied trainees are more likely to retain the knowledge and skills gained during the training and apply same in their work, leading to enhanced performance (Salas *et al.*, 2012). Finally, training satisfaction constitute a feedback to trainers, helping them identify programme strengths and weaknesses and continuously improve service quality (Fitzky *et al.*, 2023).

Albtoosh and Ngah (2022); Albtoosh *et al* (2022); Van Benthem *et al* (2020) mooted at least five factors that influence training satisfaction. Firstly, relevance of the training to the trainees' needs is crucially important. It makes the training worthwhile. Secondly, clarity and organisation enables the trainee learn easily. Thirdly, the trainers' competences significantly impact training satisfaction, with competent trainers making trainees more satisfied. Fourthly, the training environment including the physical space, materials, interactive activities, and networking collectively enhance a trainee's overall satisfaction. Finally, evaluation and feedback mechanisms give trainees opportunity to ask questions and receive constructive evaluations, thereby fostering a sense of involvement and satisfaction.

Overall, training satisfaction is a variable that could be targeted to optimise the learning experience, maximise programme effectiveness, and ultimately ensure that trainees derive value and achieve their desired outcomes (Holton *et al.*, 2000).

### ***Entrepreneurs' Attitude to Training***

Attitude to training plays a significant role in shaping SME owners' engagement and outcomes in training programmes. Entrepreneurs' attitude to training refers to the practical behavioural disposition among SME owners that emphasises practical experience and hands-on learning in business, suggesting a need for realistic content and a balance between theory and real-world application in business education (Cao *et al.*, 2022). It refers to the overall evaluation, perception, and disposition of entrepreneurs towards the process of acquiring knowledge, skills, and competencies through training programmes or initiatives (De Faoite *et al.*, 2004). It encompasses their subjective opinions, beliefs, and emotional responses towards participating in training activities aimed at enhancing their entrepreneurial capabilities (Mitchell *et al.*, 2002). In this study, the researchers are concerned with entrepreneurs' post-training attitude (Diamantidis and Chatzoglou, 2014).

Attitude is a psychological construct encompassing a person's thoughts, feelings, and behavioural tendencies towards a particular object, concept, or situation (Anjum *et al.*, 2022). Research has shown that training influences attitude (Dahri *et al.*, 2022; Hojati *et al.*, 2023). Thus, the researchers expect that entrepreneurs' attitudes are influenceable by the training they received. This attitude can manifest in several ways. For instance, a positive attitude feeds the entrepreneurs' mindset leading to greater willingness to participate in a learning activity (Aculai *et al.*, 2020), and vice versa. Positive training triggers of positive attitudes include quality training content, expert facilitators, great environment, and practical knowledge and skills. Negative triggers include irrelevant content, limited practical applicability, and mismatch between entrepreneurs' needs and training portfolio (Monsson and Jørgensen, 2016).

It is important to note that entrepreneurs' attitude to training vary among individuals and across regions (Bosma and Schutjens, 2010; Oliver *et al.*, 2022). Factors such as the quality of the training, the relevance of available to their business needs, the support and guidance provided during the training, and the perceived value of the training outcomes can all influence and shape their attitudes in various ways. Overall, their attitude to training significantly impacts their engagement, participation, and outcomes in future training programmes.

### ***Training Satisfaction and Entrepreneurial Learning Attitude***

Based on ECT's theoretical propositions and conceptual evidences provided in the foregoing sections, it is germane to assume a relationship between training satisfaction and entrepreneurs' attitude towards training. This assumption is underpinned by several factors. Firstly, when owners of SMEs perceive the training they attended as valuable and effective and this may induce them to seek out similar experiences in the future, believing it could contribute to their personal and professional development (Bilal and Fatima, 2022; Buonomo *et al.*, 2022; Frese *et al.*, 2016). Secondly, a satisfied training experience boosts the trainee's confidence and competence, such that the trainee now is more receptive to further learning opportunities (Ismail, 2018). Thirdly, once a trainee appreciates the value of a training experience, they are more susceptible to maintaining a positive attitude towards development experiences (Albtoosh and Ngah, 2022; Cao *et al.*, 2022; Huang, 2020). Lastly, research has shown that an entrepreneurial mindset expressed in consistent attitude is always strengthened and further developed by a positive training experience as evidence for the entrepreneur about their self-development competences (Aculai *et al.*, 2020; Daspit *et al.*, 2021).

Notwithstanding the positive link between training satisfaction and entrepreneurs' attitude towards training as suggested above, other factors such as financial straits and lack of time can attenuate the impact of training satisfaction (Cantele *et al.*, 2020; Usai *et al.*, 2018). Additionally, highly experienced SME owners may not be predisposed to attitude change based on their training and development experiences alone (Baig and Naqvi, 2023). Again, the diverse training delivery modes may atomise training effects along the modes employed, thereby masking its impact on the envisaged factors (Baig and Naqvi, 2023). Indeed, Danibrahim *et al.* (2022) could not establish a positive impact of skills (a key training outcome) and attitude among SME owners in North West Nigeria. Lastly, for entrepreneurs who lack a growth mindset, training satisfaction may not produce the expected attitudinal or behavioural shifts (Burnette *et al.*, 2022), thereby going against the grain of the dominant narrative in the published literature. In view of the foregoing opposing positions on the training satisfaction–entrepreneurs' attitude to training, the study advances the following hypothesis.

*Hypothesis: Training satisfaction is correlated with entrepreneurs' attitude to training among SME owners in North West Nigeria.*

### **Research Model**

A research model is a framework outlining the hypothesised relationships among study constructs. It illustrates the theoretical relationship among the study constructs (Jain, 2019). Thus, drawing upon the theoretical propositions of the ECT (Oliver, 1977, 1980) as discussed above, the provided empirical evidence linking the two constructs, and the consequent formulation of the hypothesis based on this linkage, the study model can be illustrated as shown in Figure 1.

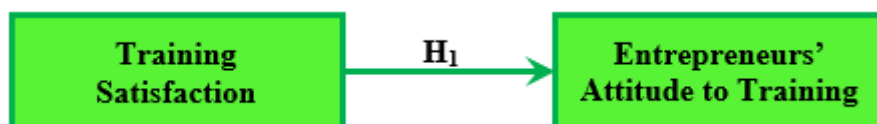


Figure 1. Research Model

### **Methodology**

The selected methods, including the research location, sample size and selection procedure, data collection method, and data analysis software, were thoughtfully chosen to ensure an adequate examination of the training satisfaction–entrepreneurs' attitudes relationship among SME owners in North West Nigeria.

### **Research Design**

The study utilised a cross-sectional research design to investigate the relationship between training satisfaction and the attitudes of SME owners towards training in North West Nigeria. The choice of this design was informed by its appropriateness in capturing at a single point in time the perceptions and attitudes of large population SME owners spread over a wide geographical area regarding their SMEDAN training experiences and resultant attitude to training.



### **Research Location**

The research was conducted in North West Nigeria, a region renowned for its diverse and thriving SMEs operating across various industries, substantially contributing to Nigeria's economy (Oduowo *et al.*, 2021). North West Nigeria (mapped in Figure 2) encompasses several states, including Jigawa, Kano, Kaduna, Katsina, Kebbi, Sokoto, and Zamfara, providing a rich context for studying entrepreneurs' attitudes towards training (Danibrahim *et al.*, 2022).

### **Sample Size and Respondents**

The sample comprised 142 SME owners selected from different business groups within the North West Nigeria region. The sampled owners of SMEs were registered with SMEDAN. Purposive sampling was used in order to capture the diversity of SME sectors in North West, including manufacturing, retail, services, and agriculture (SMEDAN, 2013). Thus, key business groups within each sector were identified, and SMEs were purposively selected from each group to form the final sample. This sampling strategy allowed the researchers to focus on SME owners who had participated in one of the SMEDAN's training programmes at least once.

### **Sampling Procedure**

A multi-stage sampling procedure was adopted. This is to ensure even representation of the various industry group making up the SME sector. In the first stage, key business groups representing different industries were identified through consultations with industry experts, trade associations, and governmental organizations. These groups included the Kano Chamber of Commerce, the Kaduna Manufacturers Association, and the Zamfara Farmers Cooperative, among others. In the second stage, the non-probability convenient sampling technique was employed to select SMEs from each business group. The selected SME owners were then invited to participate in the study.

### **Research Instruments**

Training satisfaction was measured using items adapted from (Tello *et al.*, 2006). The scale measures a trainee's perception about the objectives and content of the training programme attended, the training delivery method and context, and usefulness and overall satisfaction with the training package. A battery of ten items was initially pooled from Tello *et al.*, 2006). The list was then validated and pilot-tested before use in the main research. The final measure of training satisfaction consisted of five items (refer to Appendix A for the five-item Training Satisfaction Questionnaire [TSQ]). A Likert agreement scale was used in rating the adapted items (1 = *Strongly disagree* to 5 = *Strongly agree*), and the measure was treated as unidimensional (Ziegler and Hagemann, 2015).

Items from Klofsten's (1999) trainer's assessment checklist, Lam and Tong's (2022) online learning attitude questionnaire, and Nguyen and Habok's (2022) internal affective attitude subscale of the computer-assisted language learning attitude questionnaire were extracted, pooled, and adapted as a ten-item measure of entrepreneurs' attitude to training. The adapted items were rated based on Likert's 5-point agreement scale (1 = *Strongly disagree* to 5 = *Strongly agree*) and the scale adjudged unidimensional (Ziegler and Hagemann, 2015). After pre-testing and pilot testing, one item was dropped due to very low factor loading (refer to Appendix B for the nine-item Entrepreneurs' Attitude to Training Scale [EATS]).

### **Pre-Test and Pilot Study**

Following Salisu *et al.* (2020), the content validity of the questionnaire was established using Lawshe's (1975) content validity index (CVI) with data generated by six experts drawn from Usmanu Danfodio University, Sokoto. The validation yielded CVI = 0.92 and CVI = 0.97 for training satisfaction and entrepreneurs' attitude to training, respectively, thereby meeting Zamanzadeh *et al.*'s (2015) 0.80 CVI threshold based on data from an 8-person panel of experts. For reliability, a sample of 30 owners of SMEs from Gusau in Zamfara state was used to generate pilot data to establish the questionnaire's internal consistency reliability. The pilot test results (training satisfaction:  $\alpha = 0.83$ ; entrepreneurs' attitude to training:  $\alpha = 0.91$ ), calculated using SmartPLS, show adequate reliabilities based on Onwuegbuzie and Daniel's (2019) interpretation.

### **Data Collection**

The survey method was used. A questionnaire was designed comprised of multiple-choice questions (to capture demographic data) and Likert scale items (to measure study constructs) to gather quantitative data. The validated questionnaire was administered to 142 SME owners using paper-and-pencil survey. This approach enabled direct interaction with respondents, promoting enhanced willingness to participate on the part of the respondents. The questionnaire were logically divided into three sections consisting of demographics, training satisfaction, and entrepreneurs' attitude to training sections. Clear instructions were also provided to enable respondents maximally engage with the questionnaire.

### **Data Analysis**

Data analysis was performed using two software packages: JASP and SmartPLS. In this study, JASP was used in producing the study's descriptive statistics about demographics of respondents and measures of location and dispersion of the study variables. SmartPLS, on the other hand, was employed to evaluate the measurement and structural models of the study (Becker *et al.*, 2023).

## **Results**

### **Descriptive Statistics**

The mean statistics in Table 1 (Mean = 4.17), computed on a 5-point Likert scale data, suggested that owners SMEs investigated were positively satisfied with the training they received from SMEDAN, and this is a reasonably precise estimate of the population mean (Mean SE = 0.06). With  $SD = 0.71$  and  $s = 0.51$ , the ratings indicated a moderate degree of variability among the respondents, while the range (3.00) suggested a significant diversity in responses among them. The skewness value (-0.73) indicated a potential concentration of ratings towards the higher end of the scale, while the kurtosis statistics (0.82) indicated the dataset's moderate peakedness.

Table 1  
Descriptive Statistics

<b>Variables</b>	<b>Mean</b>	<b>MSE</b>	<b>SD</b>	<b>Var.</b>	<b>Skewness</b>	<b>Kurtosis</b>	<b>Range</b>
Age	41.51	0.70	8.31	69.07	0.48	-0.22	41.00
Experience	11.20	0.63	7.48	55.99	1.22	1.18	35.00
Attitude to Training	4.19	0.05	0.61	0.37	-1.22	1.34	2.78
Training Satisfaction	4.17	0.06	0.71	0.51	-0.73	0.82	3.00

The mean statistics of the dependent variable (Mean = 4.17) suggested a relatively positive attitude towards training among the owners SMEs investigated and this is a precise estimate of the population mean (Mean SE = 0.05). However, this attitude varies somewhat among the respondents ( $SD = 0.61$  and  $s = 0.37$ ). This is supported by a notable spread in the responses on this variable (Range = 2.78). The negative skewness (-1.22) implies that there may be more ratings towards the higher end of the scale, while the kurtosis statistics (1.34) suggests a moderately high level of peakedness in the sample distribution.

Finally, the mean age of the sampled SME owners ( $\bar{x} = 41.51$  years) is considerably higher than their mean experience ( $\bar{x} = 11.20$  years), indicating that, on average, entrepreneurs in the sample tend to have higher ages than experience levels.

### Measurement Model Analysis

The analysis of a PLS-SEM model consists of two components: the measurement aspect and the structural aspect (Becker *et al.*, 2023). A prerequisite to this analysis is to confirm if the dataset has multicollinearity problem (Sarstedt *et al.*, 2022). This problem is often assessed using the variance inflation factor (VIF) such that  $VIF \leq 3$  indicates absence its absence in the dataset (Sarstedt *et al.*, 2022). The VIF column of Table 2 shows that the outer VIF values ranged between 1.245 and 2.628, suggesting absence of multicollinearity in the dataset for both training satisfaction and entrepreneurial learning attitude.

Table 2

#### Reliability and Validity Indices

Constructs	Items	VIF	Alpha	AVE
Entrepreneurs' Attitude to Training	ELA1	1.849	0.879	0.510
	ELA2	1.900		
	ELA3	1.904		
	ELA4	1.769		
	ELA5	2.296		
	ELA6	2.359		
	ELA7	2.628		
	ELA8	1.922		
	ELA9	1.983		
Training Satisfaction	TRS1	1.719	0.796	0.551
	TRS10	1.948		
	TRS5	1.434		
	TRS6	1.964		
	TRS9	1.245		

With the issue of multicollinearity settled, we conducted the measurement model analysis to estimate the reliability and validity of the study variables. The internal consistency reliabilities of the two constructs were confirmed using three statistical indices: factor loadings, Cronbach's alpha, and composite reliability whose respective acceptance thresholds are  $\geq 0.55$  (Watkins, 2021), 0.70 (Watkins, 2021), and 0.60 (Hair *et al.*, 2022). As shown in Table 2, construct reliabilities were established for training satisfaction ( $\alpha = 0.80$ ) and entrepreneurs' attitude to training ( $\alpha = 0.88$ ). Furthermore, item factor loadings, as shown in Figure 2, ranged between 0.662 to 0.801, indicating that all items used in measuring



entrepreneurial learning attitude and training satisfaction had consistently and accurately captured the essences of the two variables. In the same Figure, the composite reliability scores for training satisfaction (CR = 0.86) and entrepreneurs' attitude to training (CR = 0.90) have passed the adequacy threshold to the satisfactory Hair *et al* (2022), thereby reinforcing the internal consistency reliability of the measurement model.

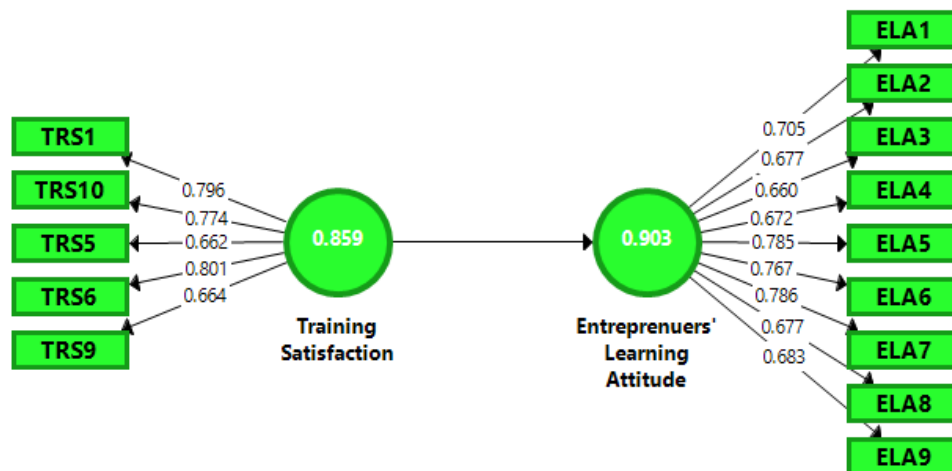


Figure 2. Measurement Model

In addition to the reliability statistics provided above, the researchers also assessed the validity of the measures used to evaluate the study constructs. In this study, construct validities were evaluated using the average variance extracted (AVE) for convergent validity, with an acceptance threshold of  $AVE \geq 0.50$  (dos Santos and Cirillo, 2021). Hence, the AVE values of 0.51 and 0.55 for training satisfaction and entrepreneurs' attitude to training, respectively (refer to Table 2), demonstrate that approximately 51% and 55% of the variances in the observable indicators are captured by their respective underlying constructs. Also, discriminant validity was assessed using Henseler *et al.*'s (2015) heterotrait-monotrait (HTMT) ratio of correlations, with the decision criteria set at  $HTMT < 0.90$  (Hair *et al.*, 2022). With  $HTMT = 0.672$ , the validity test confirmed that the two study constructs were discriminant valid.

### Structural Model Analysis

Bootstrapping technique was used in analysing the study's structural model. Set at 5,000 bootstrap resamples, results of the analysis in SmartPLS shows that the regression coefficients of training satisfaction ( $\beta = 0.582$ ,  $t = 9.196$ ,  $p < 0.001$ ; LCI = 0.436, UC = 0.686) significantly influences the attitude of SME owners to SMEDAN's training programmes. Hence, the sole study hypothesis was supported. Also, the squared value of the correlation coefficient (i.e.,  $\beta = 0.582$ ) yielded the coefficient of determination ( $R^2 = 0.339$ ), indicating that training satisfaction accounted for 33.90% of the variance in entrepreneurs' attitude to training ( $\beta = 0.339$ ,  $t = 4.470$ ,  $p < 0.001$ ). This outcome of the structural model analysis is illustrated in Figure 3.

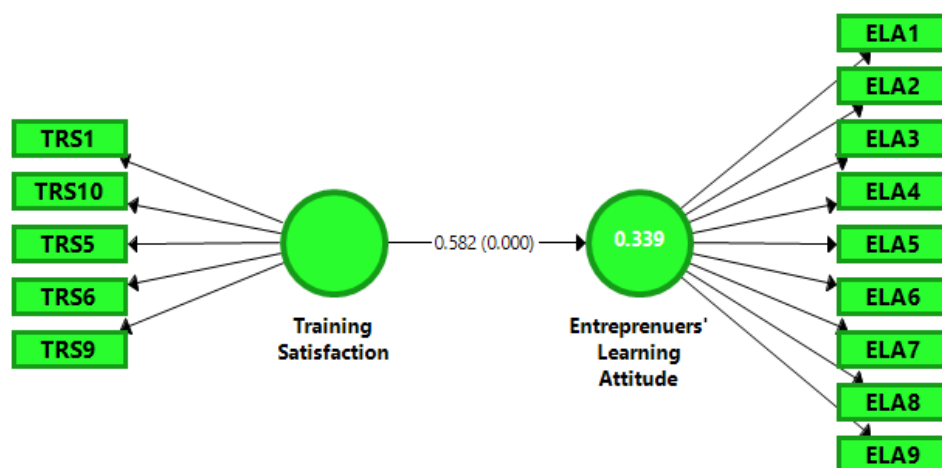


Figure 3. Structural Model

### Discussions

The study investigated the correlation of training satisfaction with entrepreneurs' attitude to training in a sample of 142 owners of SMEs with at least one SMEDAN training experience. The results of the analysis conducted in SmartPLS demonstrate that training satisfaction significantly influences the attitude of SME owners towards SMEDAN's training programmes ( $\beta = 0.582$ ,  $t = 9.196$ ,  $p < 0.001$ : LCI = 0.436, UC = 0.686). The coefficient estimate ( $\beta = 0.582$ ) signifies a moderately strong positive relationship, suggesting that higher satisfaction with SMEDAN's training leads SME owners in North West Nigeria to develop a positive attitude towards training and development experiences. The exclusion of zero in the confidence interval (LCI = 0.436, UC = 0.686) reconfirms this positive and significant relationship, and it is not the product of any chanced occurrence ( $t = 9.196$ ,  $p < 0.001$ ).

The result of this study is consistent with the proposition of the ECT, which asserts that individuals form expectations about a given service based on prior experience or knowledge, which is the confirmed or disconfirmed through the individual's subsequent experiences (Oliver, 1977, 1980). In this study, we have seen that SME owners expected that SMEDAN's portfolio of training programmes will be beneficial to them in terms of the programmes' quality, relevance, and usefulness. The positive and significant relationship between their lived experience of SMEDAN's training programmes and positive attitude towards such programmes aligns well with ECT's proposition.

The theory–empirical data alignment represented by the outcome of this study can be explained by at least five specific mechanisms of the ECT. The first mechanism is confirmation of expectations. SME owners' perception that the training they had received aligned with their initial expectations acted as a confirmation of their beliefs about the usefulness and worth of SMEDAN's training programmes, and this state reinforces their positive attitude towards the training initiatives (Bhattacharjee, 2001). The second mechanism is perceived quality and relevance. Relevant, needs-aligned and high-quality training (Nuel and Chika, 2022) enhances trainee satisfaction (Buonomo *et al.*, 2022). The third mechanism is cognitive dissonance reduction (Festinger, 1968). High level training satisfaction reduces cognitive dissonance by aligning actual experiences with expectations, leading to a positive attitude towards the training programmes (McGrath, 2017). The fourth mechanism is perceived benefits.: Satisfied SME owners perceive valuable benefits from the training programmes, which positively influences their attitude towards the training (Choi and Dickson, 2009). The fifth and final mechanism is social influence (Amsal *et al.*, 2020). SME owners without prior

training experience from SMEDAN may develop positive expectations of SMEDAN's trainings, which, when confirmed through training satisfaction, strengthens the positive attitude (Silver *et al.*, 2020).

In summary, results of this study suggests that when SME owners' expectations about training programmes are confirmed through satisfying experiences, it may lead to positive attitudes towards the programmes. Therefore, understanding the five mechanisms underlying this relationship can help SMEDAN and other training service providers in designing and delivering training portfolios that meet the expectations of SME owners, thereby leading to enhance training satisfaction, and ultimately improve the effectiveness of their programmes.

### **Practical Implications**

This study has several practical implications for specifically for training providers, such as SMEDAN, aiming to enhance the attitude of SME owners towards training. Firstly, training programmes should be designed to be of high quality and directly relevant to the specific needs and challenges of SME owners. This requires a thorough understanding of the geographical and cultural peculiarities of the target trainees and incorporating into the training packages elements that address their unique requirements.

Secondly, training providers should ensure exceptional delivery of training experiences. This will encourage positive word-of-mouth and contribute to a positive reputation. This can be achieved through personalised attention, addressing individual concerns of the SME owners, and providing ongoing support beyond the training programme.

Thirdly, emphasise should be placed on the practical value and tangible benefits that SME owners readily transfer to their businesses. This can be done by highlighting success stories, case studies, and testimonials that illustrate the positive impact of training on SME business performance.

Finally, training providers should consider regional characteristics, cultural factors, and the unique challenges faced by SMEs in that particular region to optimise the effectiveness of their training programmes. Overall, the training providers should ensure that the training they offer meets the needs and expectations of SME owners, leading to increased satisfaction levels. This can be achieved by making training content aligned with participants' needs, providing practical insights, and incorporating real-world examples that resonate with the trainees.

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## Appendices

**Appendix A:** Adapted items of the Training Satisfaction Questionnaire (TSQ).

1. I am satisfied with the quality of SMEDAN's training programmes.
2. SMEDAN's training is useful for my personal development.
3. SMEDAN's training portfolio merits a good overall rating.
4. SMEDAN's training enabled me to share professional experiences with fellow SME owners.
5. SMEDAN's training was realistic and practical.

**Appendix B:** Adapted items of the Entrepreneurs' Attitude to Training Scale (EATS)

1. I find SMEDAN's training materials relevant and useful for my business needs.
2. I see SMEDAN's facilitators as knowledgeable and effective in delivering the training.
3. I find SMEDAN's training sessions well-structured and organised.
4. I see SMEDAN's training activities as based on real-world examples.
5. I find SMEDAN's training content clear and understandable.
6. SMEDAN's training programme addresses specific challenges of SMEs.
7. I see the duration of SMEDAN's training sessions as appropriate and sufficient.

8. The facilities and resources provided by SMEDAN during the training were satisfactory.
9. SMEDAN's training programme has positively impacted my business.

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**Conflict of Interest**

The authors declare no conflict of interest.